

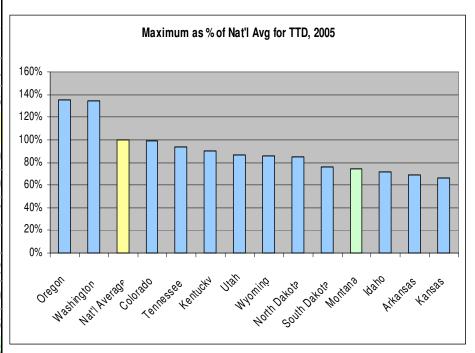
WC Study Status Meeting 04/17/06

ORKERS MPENSATION STUDY **Department of Labor & Industry**

Employment Relations Division



Maximum Weekly Benefit for TTD, 1/1/2005								
		Maximum				Maximum		
	Maximum	as % of	2 : 1		0	as % of	2	
	Benefit in	National	Study	Nat'l Rank		State's	Study	Nat'l Rank
	Dollars	Average	Rank	(of 51)	(2002)	AWW	Rank	(of 51)
Oregon	\$916	135%	1	7	\$636	144%	1	4
Washington	\$905	134%	2	9	\$731	124%	2	6
Nat'l Average	\$678	100%						
Colorado	\$675	99%	3	22	\$731	92%	10	40
Tennessee	\$638	94%	4	24	\$624	102%	8	29
Kentucky	\$607	90%	5	28	\$591	103%	6	27
Utah	\$589	87%	6	31	\$577	102%	9	31
Wyoming	\$586	86%	7	33	\$544	108%	4	12
North Dakota	\$577	85%	8	35	\$502	115%	3	10
South Dakota	\$513	76%	9	42	\$498	103%	7	26
Montana	\$504	74%	10	43	\$477	106%	5	15
ldaho	\$489	72%	11	44	\$534	92%	11	41
Arkansas	\$466	69%	12	45	\$533	87%	12	42
Kansas	\$449	66%	13	46	\$597	75%	13	46
Source: Compendium 2	Source: Compendium 2, page 14-15; Table 1, WCPR							
Notes: Washington "M	laximum as %	of State's Al	NW" is mo	onthly.				

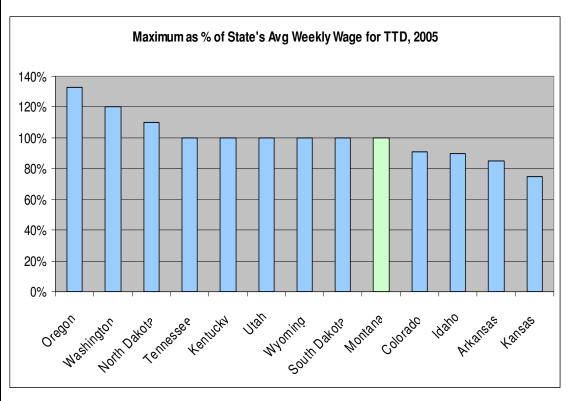




	Maximum Benefit in Dollars	Maximum as % of State's AWW	Study Rank
Oregon	\$916	133%	1
Washington	\$905	120%	2
North Dakota	\$577	110%	3
Tennessee	\$638	100%	4
Kentucky	\$607	100%	4
Utah	\$589	100%	4
Wyoming	\$586	100%	4
South Dakota	\$513	100%	4
Montana	\$504	100%	4
Colorado	\$675	91%	5
Idaho	\$489	90%	6
Arkansas	\$466	85%	7
Kansas	\$449	75%	8
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Source: Compendium 2, page 145-154; Table 1, WCPR

Notes: Washington "Maximum as % of State's AWW" is monthly.

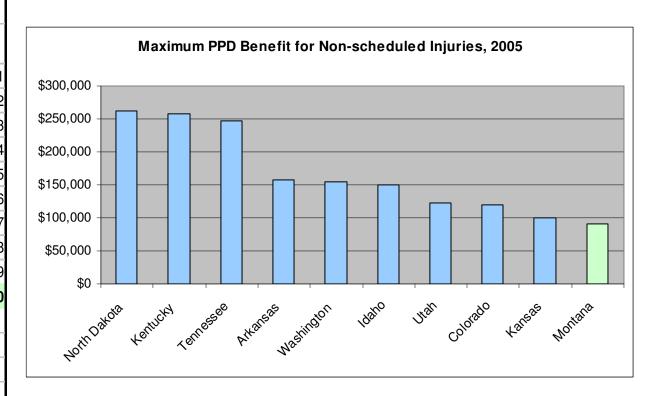




Maximum PPD Benefit for Nonscheduled Injuries as of 1/1/2005

Nonscheduled In	ijuries as oi	1/1/2005
	Maximum	Study
	Benefit (\$)	Rank
North Dakota	\$262,500	1
Kentucky	\$257,975	2
Tennessee	\$247,200	3
Arkansas	\$157,500	4
Washington	\$154,530	5
ldaho	\$149,325	6
Utah	\$122,304	7
Colorado	\$120,000	8
Kansas	\$100,000	9
Montana	\$91,312	10
Oregon	Varies	
South Dakota	No Max	
Wyoming	No Max	

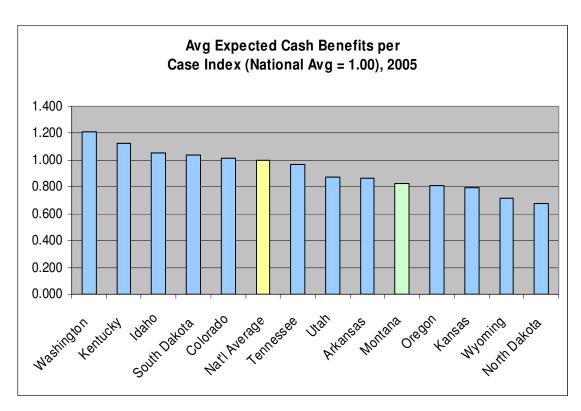
Source: Compendium 2, pages 183-185, Table Oregon - Varies; South Dakota & Washington -No maximum.





			Avg Expected Cash Benefits Per Case,						
1/1/2005									
	Index								
	(National Avg	•	Nat'l Rank						
	= 1.00)	Rank	(of 50)						
Washington	1.211	1	9						
Kentucky	1.121	2	14						
ldaho	1.052	3	20						
South Dakota	1.035	4	23						
Colorado	1.012	5	25						
Nat'l Average	1.000								
Tennessee	0.965	6	30						
Utah	0.875	7	36						
Arkansas	0.862	8	38						
Montana	0.824	9	41						
Oregon	0.810	10	44						
Kansas	0.798	11	46						
Wyoming	0.716	12	49						
North Dakota	0.673	13	50						

Source: Compendium 2, page 22; Table 3, WCPR Notes: (a) "Expected" as prescribed by statute, not actually paid. (b) Excludes medical.

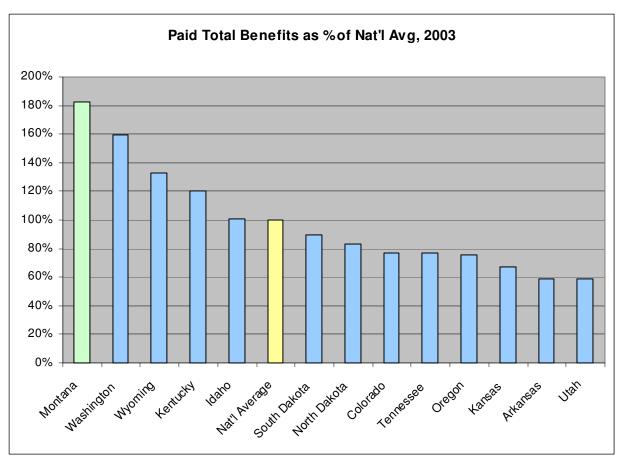




WC Paid Benefits, 2003						
	Paid Total Benefits Per \$100 of Payroll	Benefits	Study Rank			
Montana	2.06	182%	1			
Washington	1.80	159%	2			
Wyoming	1.50	133%	3			
Kentucky	1.36	120%	4			
ldaho	1.14	101%	5			
Nat'l Average	1.13	100%				
South Dakota	1.01	89%	6			
North Dakota	0.94	83%	7			
Colorado	0.87	77%	8			
Tennessee	0.87	77%	9			
Oregon	0.85	75%	10			
Kansas	0.76	67%	11			
Arkansas	0.66	58%	12			
Utah	0.66	58%	13			

Source: Workers' Compensation: Benefits, Coverage, and Costs, 2003, NASI tables 8, 10 & calculated; Table 4, WCPR

Note: Actually paid to workers. Doesn't include reserves

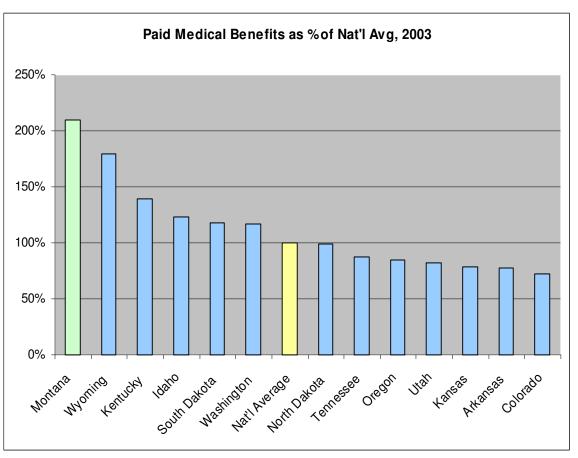




WC Paid Benefits, 2003						
	Percent Medical	Paid Medical Benefits per \$100 of Payroll	Paid Medical Benefits as % of Nat'l Avg	Study Rank		
Montana	53.7%	1.11	210%	1		
Wyoming	63.1%	0.95	179%	2		
Kentucky	54.1%	0.74	139%	3		
ldaho	57.1%	0.65	123%	4		
South Dakota	61.7%	0.62	118%	5		
Washington	34.4%	0.62	117%	6		
Nat'l Average	46.7%	0.53	100%	7		
North Dakota	55.7%	0.52	99%	8		
Tennessee	52.9%	0.46	87%	9		
Oregon	52.4%	0.45	84%	10		
Utah	65.4%	0.43	82%	11		
Kansas	54.6%	0.41	79%	12		
Arkansas	62.1%	0.41	78%	13		
Colorado	43.9%	0.38	72%	14		

Source: Workers' Compensation: Benefits, Coverage, and Costs, 2003, tables 8, 10 & calculated; Table 4, WCPR

Note: Actually paid. Doesn't include reserves



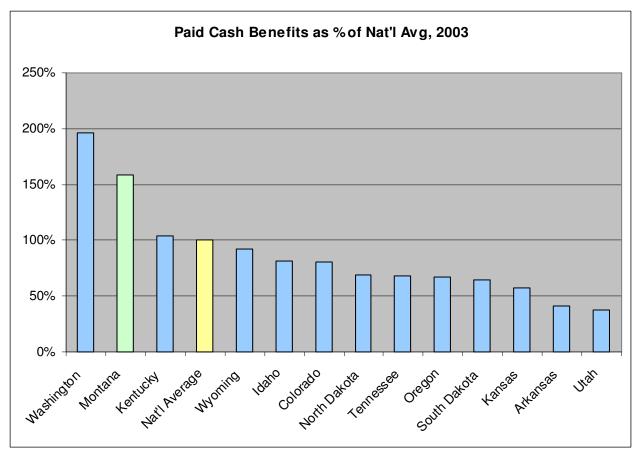


WC Paid Benefits, 2003						
	Paid	d Paid				
	Cash	Cash				
	Benefits	Benefits				
	per \$100	as % of	Study			
	of Payroll	Nat'l Avg	Rank			
Washington	1.18	196%	1			
Montana	0.95	158%	2			
Kentucky	0.62	104%	3			
Nat'l Average	0.60	100%				
Wyoming	0.55	92%	4			
ldaho	0.49	81%	5			
Colorado	0.49	81%	6			
North Dakota	0.42	69%	7			
Tennessee	0.41	68%	8			
Oregon	0.40	67%	9			
South Dakota	0.39	64%	10			
Kansas	0.35	57%	11			
Arkansas	0.25	42%	12			
Utah	0.23	38%	13			

Source: Workers' Compensation: Benefits, Coverage, and Costs, 2003, NASI tables 8, 10 & calculated; Table 4, WCPR

Note: Actually paid to workers. Doesn't include

reserves

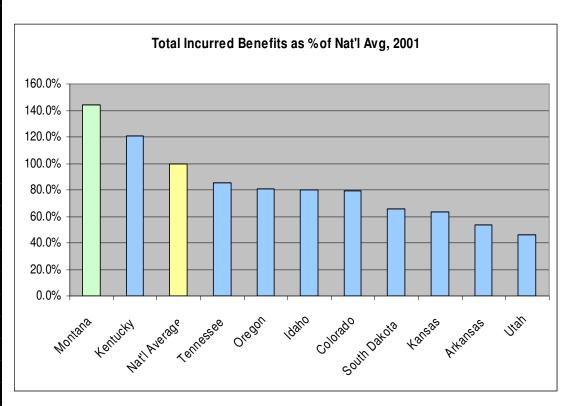




Incurred Der	odito nov 10	0 000 W	louls ou a	0001
Incurred Ber	ieiits per 10	Total	orkers	5, 2 00 I
	Total Incurred Benefits Per 100,000 Workers(\$)	Incurred Benefits as % of Nat'l Avg	Study Rank	Nat'l Rank (of 46)
Montana	\$85,964,800	143.9%	1	4
Kentucky	\$72,162,910	120.8%	2	5
Nat'l Average	\$59,726,181	100.0%		
Tennessee	\$50,851,450	85.1%	3	19
Oregon	\$48,380,352	81.0%	4	22
ldaho	\$47,845,965	80.1%	5	24
Colorado	\$47,389,813	79.3%	6	26
South Dakota	\$39,157,600	65.6%	7	37
Kansas	\$37,919,397	63.5%	8	41
Arkansas	\$32,134,813	53.8%	9	43
Utah	\$27,479,807	46.0%	10	45
North Dakota	*	*	*	*
Washington	*	*	*	*
Wyoming	*	*	*	*

Source: Workers' Compensation Policy Review, November/December 2005, Table 1; Table 5, WCPR

Note: "Incurred" payments equals payments already made plus reserves for future payments.



^{*} Data Unavailable



iliculted Delicilis per 100,000 Workers, 2001						
		Incurred				
	Incurred Medical	Medical				
	Benfits Per	Benefits				
	100,000 Workers	as % of	Study	Nat'l Rank		
	(\$)	Nat'l Avg	Rank	(of 46)		
Montana	\$56,145,304	171.3%	1	4		
Kentucky	\$48,678,463	148.5%	2	5		
Nat'l Average	\$32,771,314	100.0%				
Oregon	\$30,657,780	93.6%	3	12		
Tennessee	\$27,776,015	84.8%	4	17		
Idaho	\$27,724,490	84.6%	5	18		
South Dakota	\$27,284,120	83.3%	6	20		

\$25,087,157

\$21,912,546

\$21,907,219

\$18,249,011

76.6%

66.9%

66.8%

55.7%

31

10

Incurred Renefite per 100 000 Workers 2001

Source: Workers' Compensation Policy Review, November/December 2005, Table 1; Table 5, WCPR

Note: "Incurred" payments equals payments already made plus reserves for future payments.

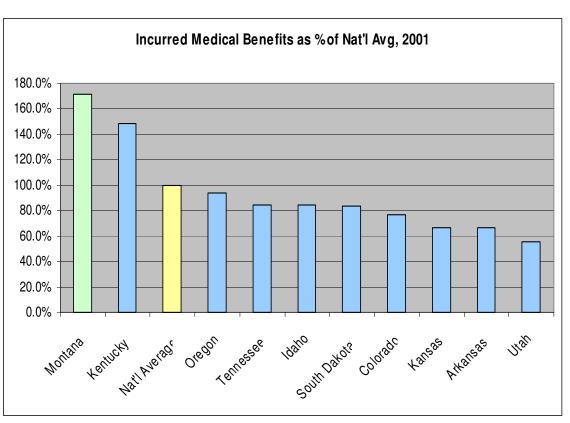
Colorado

Kansas

Utah

Arkansas

North Dakota Washington Wyoming



^{*} Data Unavailable



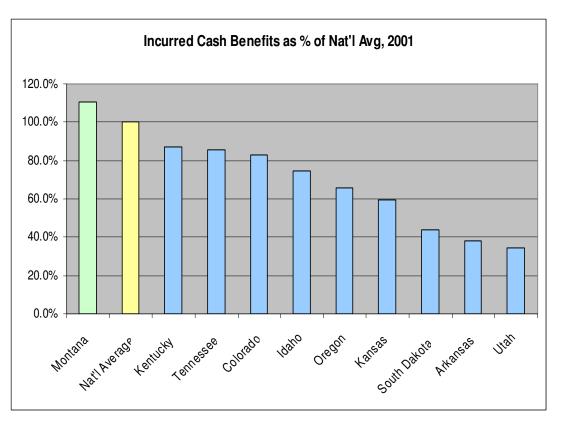
Incurred Benefits per 100,000 Workers, 2001						
	Incurred Cash Benefits Per	Cash Benefits				
	100,000 Workers (\$)	as % of Nat'l Avg	Study Rank	Nat'l Rank (of 46)		
Montana	\$29,819,496	110.6%	1	8		
Nat'l Average	\$26,954,867	100.0%				
Kentucky	\$23,484,447	87.1%	2	20		
Tennessee	\$23,075,434	85.6%	3	22		
Colorado	\$22,302,656	82.7%	4	23		
ldaho	\$20,121,475	74.6%	5	31		
Oregon	\$17,722,572	65.7%	6	35		
Kansas	\$6,006,851	59.4%	10	37		
South Dakota	\$11,873,480	44.0%	7	42		
Arkansas	\$10,227,594	37.9%	8	44		
Utah	\$9,230,796	34.2%	9	46		

Source: Workers' Compensation Policy Review, November/December 2005, Table 1; Table 5, WCPR

Note: "Incurred" payments equals payments already made plus reserves for future payments.

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North Dakota Washington Wyoming

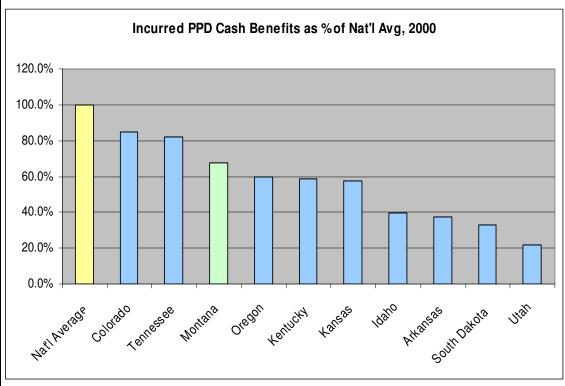




Incurred PPD Cash Benefits per 100,000 Workers,						
	Incurred PPD Cash Benefits Per 100,000 Workers (\$)	Incurred PPD Cash Benefits as % of Nat'l Avg	Study Rank	Nat'l Rank (of 47)		
Nat'l Average	\$19,396,047	100.0%	*	*		
Colorado	\$16,400,610	84.6%	1	14		
Tennessee	\$15,915,042	82.1%	2	16		
Montana	\$13,129,018	67.7%	3	23		
Oregon	\$11,579,856	59.7%	4	30		
Kentucky	\$11,326,777	58.4%	5	31		
Kansas	\$11,114,120	57.3%	6	32		
Idaho	\$7,654,464	39.5%	7	42		
Arkansas	\$7,268,748	37.5%	8	43		
South Dakota	\$6,347,454	32.7%	9	44		
Utah	\$4,182,660	21.6%	10	47		
North Dakota	*	*	*	*		
Washington	*	*	*	*		
Wyoming	*	*	*	*		

Source: Workers' Compensation Policy Review, September/October 2004, Table 3; Table 6, WCPR

Note: "Incurred" payments equals payments already made plus reserves for future payments.



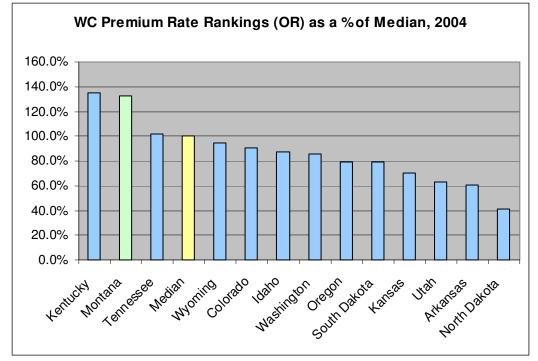
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Employers' Costs of Workers' Compensation

Insurance

	Index Rate Dollar	State % of Median	Study Rank	Nat'l Rank		
Kentucky	\$3.48	134.9%	1	6		
Montana	\$3.41	132.2%	2	8		
Tennessee	\$2.62	101.6%	3	25		
Median	\$2.58	100.0%				
Wyoming	\$2.43	94.2%	4	28		
Colorado	\$2.33	90.3%	5	31		
ldaho	\$2.25	87.2%	6	34		
Washington	\$2.20	85.3%	7	35		
Oregon	\$2.05	79.5%	8	42		
South Dakota	\$2.05	79.5%	9	41		
Kansas	\$1.81	70.2%	10	44		
Utah	\$1.63	63.2%	11	46		
Arkansas	\$1.57	60.9%	12	48		
North Dakota	\$1.06	41.1%	13	51		
Source: Compendium 2, page 34; Table 7, WCPR						





Employers' Costs of Workers' Compensation

Insurance

Net Costs for Mfg Industries, 2005						
	Net Costs per \$100 Payroll	State % of National Average	Study Rank	Nat'l Rank (of 45)		
Tennessee	\$4.63	112.4%	1	12		
Kentucky	\$4.52	109.7%	2	13		
Montana	\$4.34	105.3%	3	17		
Nat'l Average	\$4.12	100.0%				
Colorado	\$3.93	95.4%	4	24		
Kansas	\$3.60	87.4%	5	27		
ldaho	\$2.98	72.3%	6	34		
South Dakota	\$2.97	72.1%	7	35		
Utah	\$2.56	62.1%	8	40		
Oregon	\$2.45	59.5%	9	41		
Arkansas	\$2.39	58.0%	10	42		
North Dakota	*	*	*	*		
Washington	*	*	*	*		
Wyoming	*	*	*	*		
Source: Compendium 2, page 28; Table 8, WCPR						
*Data Unavailable						

